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FINTECH

Neobanking in the United States: Trends in Regulation, Development and Product

Summary of Findings:

- 1) US regulation needs to change to become more FinTech friendly to facilitate the same growth of Neobanks as seen in Europe.
- 2) Development of Neobanking platforms is predominantly VC/ independently backed. Though we may see incumbent traditional banks release competing platforms.
- 3) Neobanking primarily appeals to younger generations, so will need to drive consumer awareness through innovative techniques to increase viability.

Jake Figg, PM

Umar Asif, Associate

Aditya Saboo, Analyst

Morgan Sailer, Analyst

Neha Sandesh, Analyst




Disclaimer: This communication is prepared by undergraduate students at Georgetown University for the sole and educational purpose of Georgetown FinTech.